

## ABSTRACT

A method of refinancing a mortgage loan is provided. The method of refinancing a mortgage loan comprises pre-approving a customer for refinancing of a mortgage loan. This customer is sent a pre-screened offer. The offer comprises materials setting forth the terms of the refinanced mortgage loan, materials providing all required pre-acceptance disclosures, and instructions describing how the customer may accept the offer. Upon receiving an indication of acceptance of the offer from the customer, a closing package is sent to the customer to be executed by the customer. The execution of the closing package by the customer creates a refinancing loan agreement. Also provided is a closing package for a mortgage loan comprising closing documents and a format and instructions providing specific guidance to the customer for completion and execution of the closing documents.